

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: Luis Eduardo Gutierrez-Sheris      Examiner:      Karmis, Stefanos

Serial No.: 09/635,330      Confirmation No:      5198

Filed:      August 9, 2000      Art Unit:      3693

For:      **MONEY-TRANSFER TECHNIQUES**

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION**

Sir:

In response to the Office Action dated June 22, 2009, the time for responding thereto having been requested to be extended, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this Amendment.

**Remarks** begin on page 8 of this Amendment.

I certify that this correspondence is being transmitted via the Patent Electronic Filing System (EFS) to the United States Patent and Trademark Office on, **December 2, 2009**

Date of Deposit

Mark Montague

Attorney

Signature

**December 2, 2009**

Date of Signature

The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Account No. 03-3415.